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The Influence of Accounting Understanding, Self Efficacy on the Digitalization of MSMEs, and the Quality of Financial Reports on MSMEs in Bantul Regency, Yogyakarta

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in the Indonesian economy, with a large contribution to Gross Domestic Product (GDP) and employment absorption. However, many MSMEs face challenges in preparing quality financial reports, especially related to accounting understanding, self-efficacy, and digitalization. This study aims to analyze the effect of accounting understanding, self-efficacy, and digitalization on the quality of MSME financial reports, with digitalization as a mediating variable. Through a quantitative approach, this study involved 50 MSMEs in Bantul, Yogyakarta, and used analysis with SmartPLS. The results of the study indicate that MSME digitalization and accounting understanding have a significant effect on the quality of financial reports, while self-efficacy has no direct effect. Digitalization acts as a mediator between accounting understanding and financial report quality. This study contributes to the literature on MSME financial management as well as practical recommendations for MSME actors in improving the quality of financial reports through the use of digital technology.

Keywords: **Accounting Understanding, Self Efficacy, MSME Digitalization, Financial Report Quality**

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, as the backbone of the national economy with a significant contribution to Gross Domestic Product (GDP) and employment. Based on data from the Ministry of Cooperatives and SMEs in 2023, MSMEs contributed more than 60% of GDP and created around 97% of total employment in Indonesia. This confirms the strategic role of MSMEs in reducing unemployment rates and supporting national economic growth, especially in remote areas that are often less accessible to the formal sector. However, despite their large contribution, MSMEs in Indonesia still face various challenges, one of which is in terms of financial management. One of the problems often faced is the low quality of financial reports prepared by MSMEs, which is caused by limited understanding of accounting among business actors. The preparation of accurate financial reports by accounting standards is very important because these financial reports are used as a basis for decision-making, credit applications, and access to formal financing.

In today's digital era, digitalization is a potential solution to improving the quality of MSME financial reports. Digitalization allows MSMEs to adopt technology that facilitates the preparation of financial reports quickly and accurately, thereby increasing the efficiency and transparency of business finances. In addition, the self-efficacy factor or self-confidence of MSME actors in managing finances also plays an important role in the success of technology adoption and improving the quality of financial reports. Based on this background, this study aims to analyze the effect of accounting understanding, self-efficacy, and digitalization on the quality of MSME financial reports in the Bantul area, of Yogyakarta. This study will also test the role of digitalization as a mediating variable in the relationship between accounting understanding and self-efficacy in the quality of financial reports. The results of this study are expected to provide practical recommendations for MSME actors and policymakers in efforts to improve the quality of financial reports through the use of digital technology (Lestari & Dewi, 2020).

Accounting Information Systems Theory focuses on how technology systems and accounting facilities help produce relevant, reliable, and timely information for decision-making. In the context of MSMEs, the use of technological devices and the readiness of adequate facilities and infrastructure are key to improving the quality of financial reports. An efficient system allows for better processing of financial information, minimizes errors, and accelerates data presentation. This theory supports the relationship between the readiness of facilities and infrastructure and the digitalization of MSMEs on the quality of financial reports. With adequate technology, MSMEs can improve their ability to prepare accurate and reliable financial reports. Albert Bandura's Self-Efficacy Theory states that a person's belief in their ability to achieve certain results influences how they act and strive. In the financial context, MSMEs who have high self-efficacy will be more confident in managing finances, preparing reports, and adapting to digital technology. This theory supports the influence of self-efficacy on the quality of financial reports. MSMEs who are confident in their abilities tend to be more careful, disciplined, and skilled in preparing financial reports (Mila Sari et al., 2023).

This theory focuses on the characteristics of quality financial reports, namely reports that must be relevant, reliable, comparable, and easy to understand. Factors such as accounting understanding, self-efficacy, and readiness of technology and infrastructure all play a role in producing financial reports that meet these criteria. This theory is relevant to the relationship between accounting understanding, readiness of facilities and infrastructure, and self-efficacy in the quality of financial reports. These factors improve the quality of reports through better recording and reporting. This theory was developed by Everett Rogers and explains how technological innovations are accepted and adopted by individuals or organizations. In the context of MSMEs, digitalization is seen as an innovation that needs to be adopted to improve the efficiency and quality of financial reports. This theory supports the role of MSME digitalization as a mediating variable, which strengthens the relationship between accounting understanding, self-efficacy, and financial reporting quality. This theory emphasizes the importance of understanding the basic principles of accounting in the process of preparing quality financial reports. The better a person's understanding of accounting, the more capable they are of producing reports that comply with applicable standards. This theory links accounting understanding with the quality of financial reports, where individuals who have good accounting knowledge will find it easier to prepare accurate and relevant reports. Financial reports are all transactions carried out by an entity in a structured manner to determine the financial position report (Afifah & Rachman, 2022). Financial reports that have quality information value will provide useful benefits for their users, useful for decision-making. Measuring the quality of financial reports is useful for knowing the good and bad of financial reports in running a business (Safitri et al., 2022).

The quality of financial reports is a summary of financial transactions as the final result of the accounting process. Understanding means understanding something that is known correctly, while Accounting is a science that studies corporate finance and presents financial reports for the benefit of the company (Lestari & Dewi, 2020). Accounting understanding means people who have an understanding of the field of accounting or related to accounting (Afifah & Rachman, 2022). This measurement of accounting understanding aims to determine the extent to which someone understands accounting or understands the accounting used to prepare accounting reports in their business. Digitization of MSMEs is an effort to transition from a conventional business system to a digital business system that aims to increase the effectiveness and efficiency of MSME business and operational management (Vobis, 2022). Digitalization in MSMEs is not only in their sales and purchasing activities but also digitalization in the financial management or recording system available using accounting software such as Buku Kas, iKas, Si Apik, etc. Digitization in various aspects of MSME finances such as the use of cloud-based accounting software, digital payment systems, e-invoices, inventory management, AI, and ERP can improve the quality of financial reports. With digitalization, MSMEs can produce reports that are more accurate, real-time, and by applicable standards, and support better financial decision-making.

Self-efficacy is an individual's internal factor or psychological condition. Self-efficacy was first discovered by Albert Bandura in 1977, Bandura stated that "Self-efficacy is a psychological construct based on the evaluation of a person's ability is a belief related to personal ability to organize and carry out an action showing certain skills. A person with a good level of financial independence tends to think about the budget for investment, seek more information about the intended investment, and see the risks to gain confidence in making their investment. There is a difference between the level of financial independence of men and women, where the level of financial independence of women is higher than the level of financial independence of men (Febriani et al., 2023).

According to Frinda et al., (2023) using four indicators, financial self-efficacy is measured by assessing the respondent's ability to control and consider their finances The Effect of MSME Digitalization on the Quality of Financial Reports MSME digitalization involves the application of technology in various aspects of business, including in recording, processing, and reporting finances. With digitalization, the financial reporting process becomes easier, faster, and more accurate. Digital technology such as accounting software can help MSMEs record transactions in real-time, prepare financial reports by accounting standards, and reduce the risk of errors in manual recording. Digitalization allows MSMEs to have access to more structured and integrated financial data, which ultimately improves the quality of financial reports. Quality financial reports not only meet accounting standards but also provide an accurate and transparent picture of the company's financial condition, which is very important for strategic decision-making. Setyaningsih & Farina, (2021) in their study stated that the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) through the assistance of digital technology can improve the quality of financial reports in MSMEs

Accounting understanding is the ability of individuals or business actors to understand the accounting process, from recording, and classifying, to financial reporting. A good understanding of accounting can make it easier for MSMEs to implement digital technology, especially in the use of digital technology-based accounting systems. This digitalization process helps business actors manage finances more efficiently and accurately, increases access to real-time financial information, and supports better decision-making. Fadilah (2019) found that MSME actors who understand accounting are more easily adaptable to digital accounting systems. As'adi & Chalimi (2020) stated that accounting knowledge is very important in technology-based financial management in MSMEs. A good understanding of accounting allows business actors to record and report financial transactions correctly, by applicable accounting principles. Accounting theories such as recognition and measurement theory in accounting state that understanding accounting concepts and principles is very important to producing quality financial reports. Research by Susanto and Tarigan, (2013) shows that understanding accounting has a significant positive effect on the quality of financial reports in MSMEs.

Self-efficacy is an individual's belief in their ability to achieve certain goals, including the ability to use digital technology. MSME actors who have high self-efficacy will feel more confident in adopting digital technology. They are more motivated to learn and face challenges in using new technology. Conversely, business actors with low self-efficacy may feel anxious or reluctant to use digital technology because they feel incapable. Pratiwi (2019) showed that self-efficacy affects MSME performance, including their ability to innovate using technology. Self-efficacy refers to an individual's belief in their ability to achieve certain goals, including in managing finances. According to the self-efficacy theory proposed by Bandura, (1997), individuals with high self-efficacy tend to be more motivated and able to complete complex tasks more effectively, including in preparing financial reports. Research by Muafi and Udin (2020) shows that self-efficacy has a positive effect on financial performance, which includes the quality of financial reports. MSME digitalization, which involves the application of digital technology in business processes, including accounting, is hypothesized to strengthen the relationship between independent variables (accounting understanding and self-efficacy) on the quality of financial reports. The theory of innovation diffusion (Rogers, 2003) states that the adoption of technology can accelerate the improvement of processes and outputs in organizations, including in the preparation of financial reports. A study by Rahayu, (2017) shows that digitalization increases efficiency and accuracy in MSME financial reporting.

METHODOLOGY

This study was conducted in Bantul, with 50 respondents of MSME entrepreneurs. The analysis tool used was SmartPLS. Accounting understanding refers to the level of knowledge and ability of business actors to understand basic accounting principles, such as recording transactions, preparing financial statements, and applying applicable accounting standards. This understanding can be measured through test scores or questionnaires that assess respondents' understanding of accounting concepts and practices. Indicators knowledge of basic accounting principles. Ability to record and classify transactions. Understanding of preparing financial statements. Application of accounting standards in daily business practices. Self-efficacy refers to business actors' self-confidence in their ability to manage finances and prepare quality financial statements. Self-efficacy is measured through a questionnaire that assesses respondents' level of confidence in their ability to perform certain financial tasks. Confidence in managing business finances Confidence in preparing financial statements. Ability to face financial challenges. Motivation to continue learning and improving financial capabilities.

The quality of financial reports refers to the extent to which financial reports prepared by MSMEs meet the qualitative characteristics of financial reports, such as accuracy, relevance, reliability, and ease of understanding. This quality is measured through the assessment of certain criteria in the financial reports prepared by MSMEs. Indicators accuracy in recording transactions. Relevance of information presented in the financial reports. Reliability of financial data. Ease of understanding financial reports. MSME digitalization refers to the use of digital technology in business processes, including in financial management and preparation of financial reports. Digitalization is measured based on the level of adoption of digital technology in MSME operations, such as the use of accounting software and financial management information systems. Indicators of use of digital accounting software. Adoption of digital financial management technology. Integration of digital systems in business operations. Use of digital platforms for financial reporting.

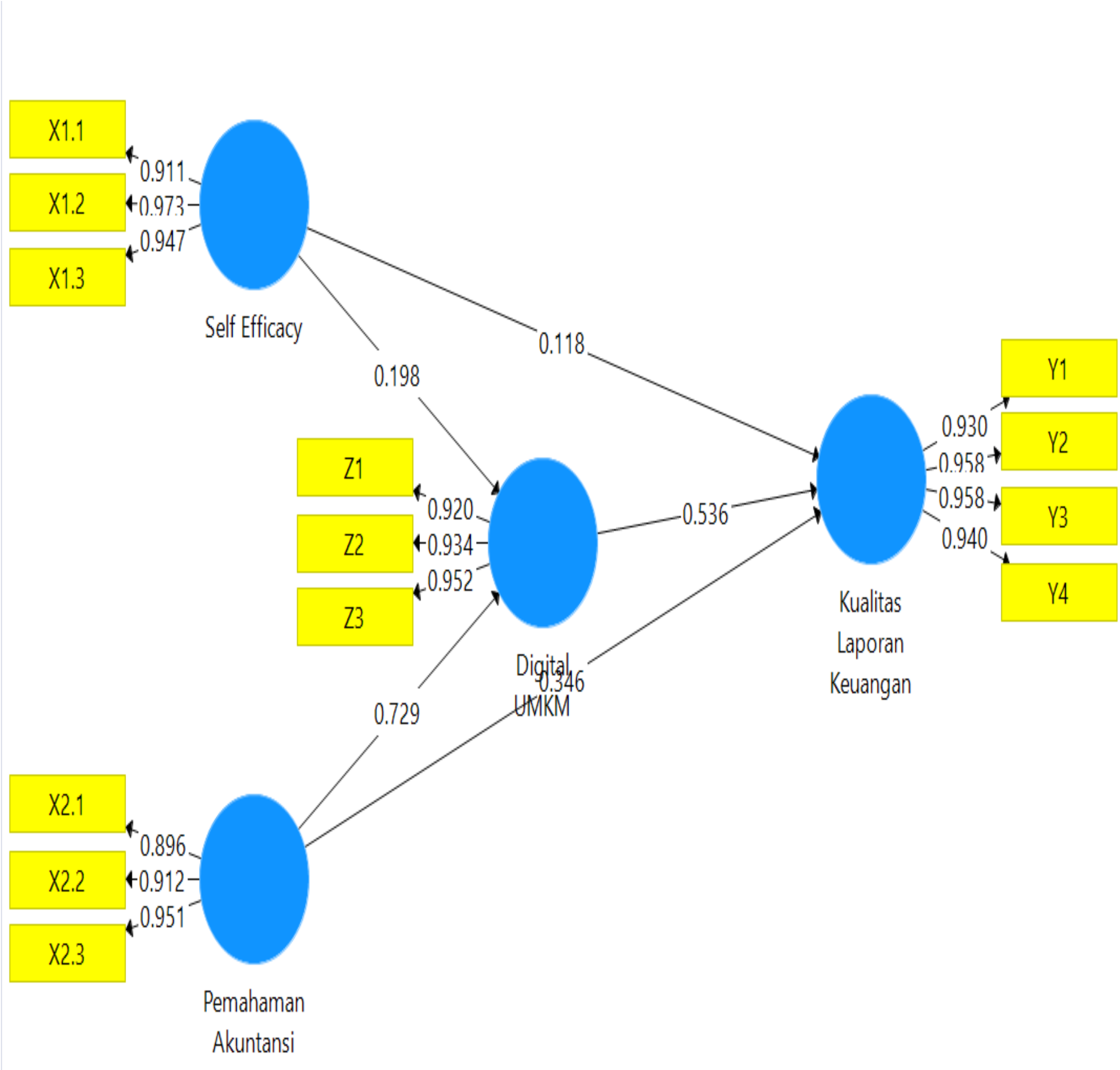


Figure 1. Research Conceptual Framework

RESULT AND DISCUSSION

The image of the outer model output to see the convergent validity of the magnitude of the loading factor for each construct. Convergent validity in the reflective measurement model is determined through the correlation between item scores/component scores with construct scores generated through PLS calculations. A reflective measure is considered to have high quality if it has a correlation of more than 0.70 with the construct being measured. However, in research that is still in the early-scale development stage, a factor loading value between 0.50 and 0.60 is considered adequate.

Tabel 1. Loading Factor

	Digital MSMEs	Financial Report Quality	Understanding Accounting	Self Efficacy
X1.1				0.911
X1.2				0.973
X1.3				0.947
X2.1			0.896	
X2.2			0.912	
X2.3			0.951	
Y1		0.930		
Y2		0.958		
Y3		0.958		
Y4		0.940		
Z1	0.920			
Z2	0.934			
Z3	0.952			

Source: SmartPLS Processed Data

Based on the output obtained from the test, it can be seen that the loading factor for each indicator about each construct shows a valid value variation, with all indicators having a value above 0.70 and none less than that. In addition to the outer loading value to see the validity of the variable indicators in this model, it can also be seen from the AVE value and the AVE root value. The AVE value and the AVE root in this model can be seen in the table below. Based on the table above, it can be seen that the AVE value of each construct has a value greater than 0.50 so it can be seen that all constructs in this research model are valid. The AVE root value of the model in this study can be seen in the table below. The AVE value of each variable is greater than the root of its correlation AVE with other variables so that its discriminant validity has been met.

Model Collinearity Test

The value used to analyze it is by looking at the Variance Inflatory Factor (VIF) value VIF value> 5.00 there is a collinearity problem. VIF value <5.00 there is no collinearity problem. The results of the model collinearity test in this study can be seen in the table below.

Table 2. VIF Values

Indicators	VIF
X1.1	3.201
X1.2	4.769
X1.3	4.439
X2.1	2.955
X2.2	2.904
X2.3	4.508
Y1	4.392
Y2	4.929
Y3	4.929

Y4	4.084
Z1	3.297
Z2	3.751
Z3	4.850

Source: SmartPLS processed data

Based on the table above, it can be seen that the VIF value of each indicator in this research model has a value of less than 5, so it can be seen that there is no collinearity problem in this model. To determine the reliability of the variables in this study, the following provisions can be used Cronbach Alpha> 0.7 means reliable rho A> 0.7 means reliable. Composite Reliability> 0.6 means reliability. In this research model, the reliability value can be seen in the table below.

Model Structure Test (Inner Model)

To test the model structure (inner model) in this study, the R2 (R Square) value test was used. This R2 is a measure of the proportion of variation in the value of the influenced variable (endogenous) that can be explained by the influencing variable (exogenous). If the R2 value is more than 0.75, it means substantial (the proportion is large and strong). If the R2 value is between 0.25 - 0.75, it means moderate (the proportion is medium). If the R2 value is less than 0.25, it means weak (the proportion is small). The R2 value in this research model can be seen in the table below.

Table 2. R Square Value

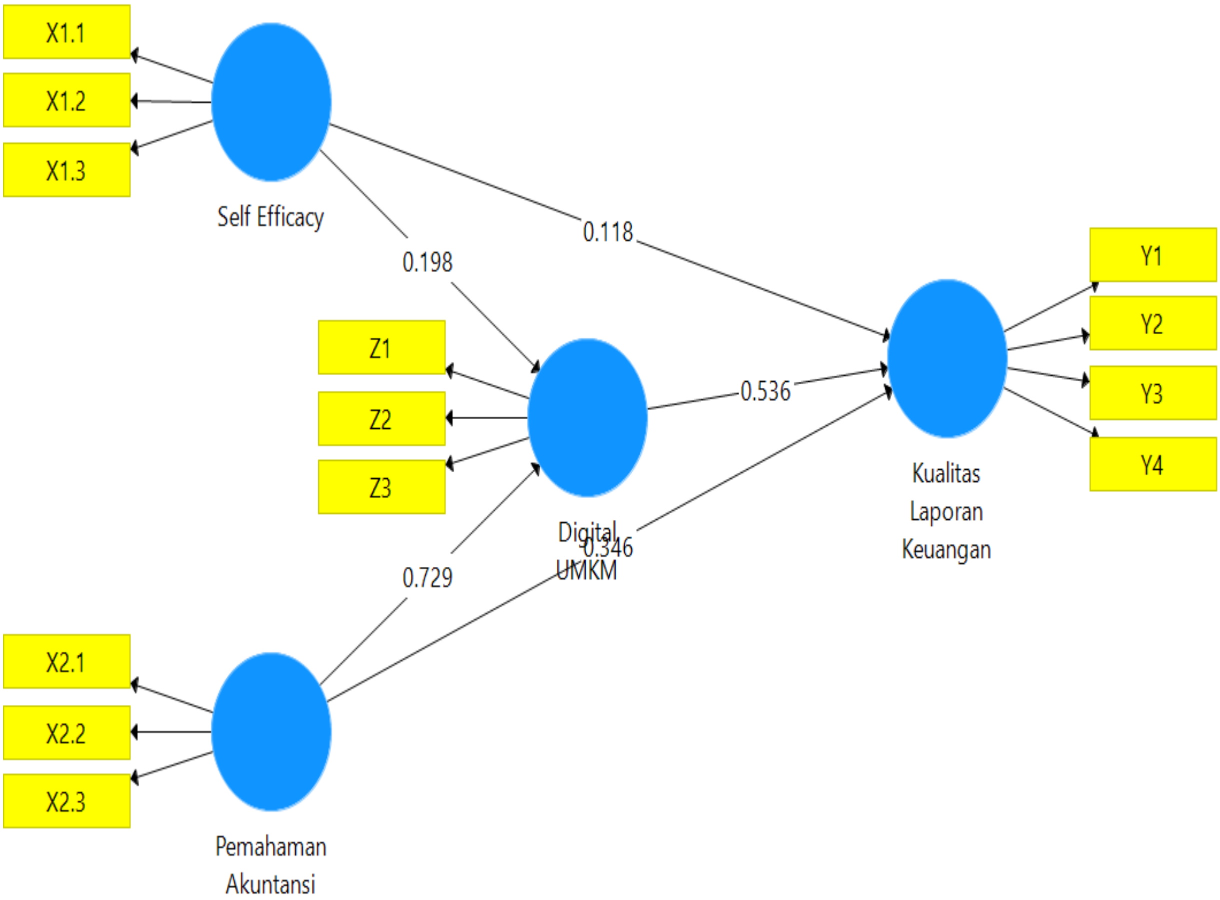
	R Square	R Square Adjusted
Digital MSMEs	0.774	0.764
Financial Report Quality	0.889	0.882

Source: SmartPLS processed data

Based on the table above, it can be seen that the R2 value for the proportion of variation in the value of endogenous variables, in this case, is the digitalization of MSMEs explained by exogenous variables of 0.764 or 76.4%, and the remaining 23.6% is explained by other variables outside the model in this study, in this model is included in the strong proportion. While the R2 value for the variation in the value of endogenous variables in this study is the quality of financial reports explained by exogenous variables of 0.882 or 82.2% and the remaining 17.8% is explained by other variables outside the model in this study, and this model is included in the substantial proportion (strong proportion).

Hypothesis Testing

To test the hypothesis in this model can be seen in the graph and table below. Path Coefficients test the analysis of the influence of an exogenous variable on the endogenous variable. Criteria if the path coefficient value is positive, it means that the influence of the exogenous variable on the endogenous variable is in the same direction. If the exogenous variable increases, the endogenous variable will increase. If the path coefficient value is negative, it means that the influence of the exogenous variable on the endogenous variable is in the opposite direction. If the exogenous variable increases, the endogenous variable will decrease. Significance (p-value) is less than 0.05, meaning that the influence is significant. Significance (p-value) is greater than 0.05, meaning that the influence is not significant.



Source: SmartPLS processed data

Based on the direct effect table, it can be seen that the digitalization of MSMEs on the Quality of Financial Reports has a significance value (p-value) of 0.0066, which is smaller than 0.05, meaning H1 is proven. Accounting Understanding of MSME Digitalization has a significance value (p-value) of 0.000, which is smaller than 0.05, meaning H2 is proven. Accounting Understanding of Financial Report Quality has a significance value (p-value) of 0.044, which is smaller than 0.05, meaning H3 is proven. Self-efficacy in Digital MSMEs has a significance value (p-value) of 0.129, which is greater than 0.05, meaning H4 is not proven. Self-efficacy on the Quality of Financial Reports has a significance value (p-value) of 0.283, which is greater than 0.05, meaning H5 is not proven. From the Indirect Effect table, it can be seen that the influence of accounting understanding on the quality of financial reports through digital MSMEs has a p-value of 0.016, which means it is below 0.05 or below 5%. This means that H6a is proven. Meanwhile, the influence of self-accounting on the quality of financial reports through digital MSMEs has a p-value of 0.067, which means it is above 0.05 or above the significance level of 5%, meaning that H6b is not proven.

DISCUSSION

Direct Effect Test Results

Digitalization of MSMEs on the quality of financial reports has a significance value (p-value) of 0.0066, which is smaller than 0.05. This means that the digitalization of MSMEs directly has a positive and significant effect on financial reports. This is in line with research by Arianto et al., (2023) and Larey Wahongan et al., (2024). Digitalization of MSMEs has a significant effect on the quality of financial reports due to more efficient recording, reducing manual errors, facilitating the implementation of accounting standards, and increasing transparency, accountability, and cash flow management. With digital technology, MSMEs can produce financial reports that are more accurate, relevant, and by regulations, which ultimately increases business credibility and sustainability. Accounting Understanding of MSME Digitalization has a significance value (p-value) of 0.000, which is less than 0.05. This means that accounting understanding has a direct positive and significant effect on MSME digitalization. These results are in line with research by Setiawan (2021). Accounting understanding has a significant effect on MSME digitalization because it helps business actors use accounting technology more effectively, increase the efficiency and accuracy of recording, utilize advanced features, and ensure compliance with standards and regulations. With a strong understanding of accounting, MSMEs can utilize digital technology to produce quality financial reports and support better financial decision-making.

Accounting Understanding of the Quality of Financial Reports has a significance value (p-value) of 0.044, which is smaller than 0.05. This means that accounting understanding has a direct positive and significant effect on the quality of financial reports. The results of this study are in line with the research of Puteri et al., (2019), Lestari et al., (2020), Rudy et al., (2023), and Laruey Wahongan et al., (2024). A good understanding of accounting greatly influences the quality of financial reports because it ensures accurate recording, correct application of accounting principles, compliance with standards and regulations, and better decision-making. With the right understanding, business actors can prepare financial reports that are transparent, accurate, and by applicable standards, thereby increasing the credibility and trust of external parties such as investors. 4. Self-efficacy in Digital MSMEs has a significance value (p-value) of 0.129, which is greater than 0.05. This means that self-efficacy directly has an insignificant effect on the digitalization of MSMEs. Although self-efficacy is important in improving the performance of MSMEs, in the context of digitalization, there are external factors such as technical skills, infrastructure, and perceptions of technology that are more dominant in determining the adoption of digital technology.

Thus, self-efficacy has no significant effect on MSME digitalization if it is not accompanied by support, training, and understanding of the benefits of technology. 5. Self-efficacy in the Quality of Financial Reports has a significance value (p-value) of 0.283, which is greater than 0.05. This means that self-efficacy directly has no significant effect on the quality of financial reports. This is by research by Sari et al., (2023) and Naseem (2023). Self-efficacy has no significant effect on the quality of financial reports due to various factors such as limited accounting knowledge, lack of use of technology, the influence of external regulations, or dependence on third parties. Therefore, many companies use the services of financial consultants or tax consultants in financial reporting. Technical and external factors often play a bigger role in determining the quality of financial reports than the self-efficacy of business actors. High self-efficacy in other aspects of business does not necessarily impact the results or quality of financial reporting, which requires specialized skills and a deep understanding of accounting principles.

Indirect Effect

The Effect of Accounting Understanding on the Quality of Financial Reports through Digital MSMEs has a significance value (p-value) of 0.016, which is smaller than 0.05, meaning that MSME Digitalization can mediate the relationship between Accounting Understanding and the Quality of Financial Reports. Research with the same results was also conducted by Setiawan (2021) and Desmia et al., (2023). MSME digitalization can mediate the relationship between accounting understanding and the quality of financial reports because digitalization helps implement accounting understanding more effectively, efficiently, and consistently. Digitalization speeds up the recording process, reduces manual errors, ensures compliance with standards and regulations, and provides real-time data that can be used for better decision-making. With digitalization, accounting understanding can be applied optimally to improve the quality of financial reports. The Effect of Self-efficacy on the Quality of Financial Reports through MSME Digitalization has a significance value (p-value) of 0.067, which is greater than 0.05, meaning that MSME Digitalization cannot mediate the relationship between self-efficacy and the Quality of Financial Reports. Digitalization of MSMEs cannot mediate the relationship between self-efficacy and financial report quality due to lack of technical skills, external barriers, dependence on third parties, and limited understanding of accounting. Although self-efficacy is important in other aspects of business, without specific skills and motivation to use digital technology effectively, digitalization will not act as a strong mediator in this relationship.

CONCLUSIONS

Based on the results of data analysis and discussion, the author obtained the following conclusions that can be drawn from the study regarding the influence of self-efficacy and accounting understanding on the quality of financial reports with MSME digitalization as a mediating variable: (1) MSME digitalization directly has a positive and significant effect on the quality of financial reports. (2) Accounting understanding directly has a positive and significant effect on MSME digitalization. (3). Accounting understanding affects the quality of financial reports. (4) Self-efficacy directly has no significant effect on MSME digitalization. (5) Self-efficacy directly has no significant effect on the quality of financial reports. (6a) MSME digitalization can mediate the relationship between accounting understanding and the quality of financial reports. (6b) MSME digitalization cannot mediate the relationship between self-efficacy and the quality of financial reports.

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